

**WE CLAIM:**

1. A communications channeling method for channeling communications relating to the electronic conveyancing of property, comprising said steps of:

5           selectably presenting to a consumer a plurality of on-line consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line consumer layer property conveyancing software applications;

10           adaptably channeling a plurality of on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections relating to said intended use of said on-line consumer layer property conveyancing software applications;

          interfacing said plurality of on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications serving back-office service providers, said back-office management software applications for augmenting back-office operations relating to said plurality of on-line service provider layer property conveyancing software applications.

25           2. The method of Claim 1, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and further comprising the step of linking a plurality of lenders amongst one another for electronically modifying later-generated loan documentation from a first lender with information associated with earlier-generated loan documentation.

3. The method of Claim 1, further comprising the step of selectably controlling the degree of adaptation and interface complexity associated with said on-line service  
5 provider layer property conveyancing software applications for directing validated employee information into a plurality of back-office management software applications.

4. The method of Claim 1, further comprising the step  
10 of interfacing said on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a  
15 property conveyancing transaction.

5. The method of Claim 1, further comprising the step of interfacing said on-line service provider layer property conveyancing software applications with a plurality of back-  
20 end management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a property conveyancing transaction according to a predetermined set of risk and securitization policies.

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6. The method of Claim 1, further comprising the step of interfacing said on-line service provider property conveyancing software applications with a plurality of back-  
end management software applications associated with a  
30 plurality of back-office service providers for automatically verifying the correctness of a property valuation, and in

response thereto transmitting an image copy of related property valuation documentation to a predetermined location.

7. The method of Claim 6, further comprising the step  
5 of automatically transmitting said image copy of said related property valuation documentation to a predetermined property mortgage lender.

8. The method of Claim 1, wherein said plurality of  
10 on-line service provider property conveyancing software applications comprises an on-line real estate data communications software application for recording and communicating real estate purchaser and property information, and further comprising the step of linking a plurality of  
15 real estate agents, a plurality of lenders, and a plurality of conveyancing solicitors amongst one another.

9. The method of Claim 1, wherein said plurality of on-line service provider property conveyancing software  
20 applications comprises an on-line financial advisory data communications software application for recording and communicating financial advisory information, and further comprising the step of linking a plurality of financial advisors, a plurality of real estate agents, a plurality of  
25 lenders, and a plurality of conveyancing solicitor amongst one another.

10. The method of Claim 1, further comprising the step of interfacing said on-line service provider property conveyancing software applications with a plurality of back-end management software applications associated with a
- 5 plurality of back-office service providers for providing news and related information to users of said on-line consumer layer property conveyancing software applications.

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11. A communications channeling system for channeling communications relating to the electronic conveyancing of property, comprising:

instructions for selectably presenting to a consumer a plurality of on-line consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line consumer layer property conveyancing software applications;

instructions for adaptably channeling a plurality of on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections relating to said intended use of said on-line consumer layer property conveyancing software applications;

instructions for interfacing said plurality of on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications serving back-office service providers, said back-office management software applications for augmenting back-office operations relating to said plurality of on-line service provider layer property conveyancing software applications.

12. The system of Claim 11, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and further comprising instructions for linking a plurality of lenders amongst one another for electronically modifying later-generated loan documentation from a first lender with information associated with earlier-generated loan

documentation.

13. The system of Claim 11, further comprising  
instructions for selectably controlling the degree of  
5 adaptation and interface complexity associated with said on-  
line service provider layer property conveyancing software  
applications for directing validated employee information  
into a plurality of back-office management software  
applications.

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14. The system of Claim 11, further comprising  
instructions for interfacing said on-line service provider  
property conveyancing software applications with a plurality  
of back-end management software applications associated with  
15 a plurality of back-office service providers for alerting  
said back-office service providers to manually intervene with  
a property conveyancing transaction.

15. The system of Claim 11, further comprising  
20 instructions for interfacing said on-line service provider  
property conveyancing software applications with a plurality  
of back-end management software applications associated with  
a plurality of back-office service providers for alerting  
said back-office service providers to manually intervene with  
25 a property conveyancing transaction according to a set of  
risk and securitization policies.

16. The system of Claim 11, further comprising instructions for interfacing said on-line service provider property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for automatically verifying the correctness of a property valuation, and in response thereto transmitting an image copy of related property valuation documentation to a predetermined location.

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17. The system of Claim 11, further comprising instructions for automatically transmitting said image copy of said related property valuation documentation to a predetermined property mortgage lender.

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18. The system of Claim 11, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line real estate data communications software application for recording and communicating real estate purchaser and property information, and further comprising instructions for linking a plurality of real estate agents, a plurality of lenders, and a plurality of conveyancing solicitors amongst one another.

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19. A storage medium comprising a communications channeling system for channeling communications relating to the electronic conveyancing of property, said storage medium comprising:

5 instructions stored on said storage medium for selectably presenting to a consumer on-line consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line  
10 consumer layer property conveyancing software applications;

instructions stored on said storage medium for adaptably channeling on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections  
15 relating to said intended use of said on-line consumer layer property conveyancing software applications;

instructions stored on said storage medium for interfacing said on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications serving back-office  
20 service providers, said back-office management software applications for augmenting back-office operations relating to said on-line service provider layer property conveyancing software applications.

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20. The storage medium of Claim 18, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and  
30 further comprising instructions for linking a plurality of lenders amongst one another for electronically modifying later-generated loan documentation from a first lender with



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information associated with earlier-generated loan  
documentation.